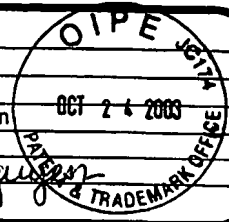


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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: October 24, 2003 (use as many sheets as necessary)		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	Unassigned 3692
		Examiner Name	Unassigned N. Nguyen
Sheet 1 of 3	Attorney Docket Number	057898-0107	



U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
mw	A1	4,027,142		Paup et al.	05/31/1977	
	A2	4,264,808		Owens et al.	04/28/1981	
	A3	4,321,672		Braun et al.	03/1982	
	A4	4,358,671		Case	11/09/1982	
	A5	4,650,978		Hudson et al.	03/17/1987	
	A6	4,730,767		Gendron	03/15/1988	
	A7	4,731,524		Brooks	03/15/1988	
	A8	4,858,121		Barber et al.	08/15/1989	
	A9	4,948,174		Thomson et al.	08/14/1990	
	A10	4,974,878		Josephson	12/04/1990	
	A11	5,053,607		Carlson et al.	10/1991	
	A12	5,121,945		Thomson et al.	06/16/1992	
	A13	5,168,444		Cukor et al.	12/01/1992	
	A14	5,175,682		Higashiyama et al.	12/29/1992	
	A15	5,237,159		Stephens et al.	08/17/1993	
	A16	5,265,007		Barnhard, Jr. et al.	11/23/1993	
	A17	5,321,816		Rogan et al.	06/14/1994	
	A18	5,326,959		Perazza	07/05/1994	
	A19	5,373,550		Campbell	12/13/1994	
	A20	5,412,190		Josephson et al.	05/02/1995	
	A21	5,444,794		Uhland, Sr.	08/22/1995	
	A22	5,506,691		Bednar et al.	04/09/1996	
	A23	5,528,705		Reasoner, Jr. et al.	06/18/1996	
	A24	5,532,464		Josephson et al.	07/02/1996	
	A25	5,583,759		Geer	12/10/1996	
	A26	5,619,524		Ling et al.	04/08/1997	
	A27	5,677,955		Doggett et al.	10/14/1997	
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	A29	5,691,524		Josephson	11/25/1997	
	A30	5,708,810		Kern et al.	01/13/1998	
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	A33	5,784,610		Copeland, III et al.	07/21/1998	
	A34	5,787,403		Randle	07/28/1998	
	A35	5,793,302		Stambler	08/11/1998	
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	A40	5,864,871		Kitain et al.	01/26/1999	
	A41	5,870,725		Bellinger et al.	02/09/1999	
	A42	5,893,078		Paulson	04/06/1999	

Examiner Signature	<i>N. Nguyen</i>	Date Considered	9/19/07
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Substitute for form 1449B/PTO		Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/622,832
		Filing Date	07/21/2003
Date Submitted: October 24, 2003 (use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	Unassigned 3692
Sheet 2 of 3		Examiner Name	Unassigned N. Nguyen
		Attorney Docket Number	057898-0107



U.S. PATENT DOCUMENTS						
	U.S. Patent Document					
nm	A43	5,895,453		Cook	04/20/1999	
	A44	5,895,455		Bellinger et al.	04/20/1999	
	A45	5,904,844		Stone	05/18/1999	
	A46	5,910,988		Ballard	06/08/1999	
	A47	5,917,965		Cahill et al.	06/29/1999	
	A48	5,930,778		Geer	07/1999	
	A49	5,936,541		Stambler	08/10/1999	
	A50	5,940,813		Hutchings	08/17/1999	
	A51	5,940,844		Cahill et al.	08/1999	
	A52	5,963,659		Cahill et al.	10/05/1999	
	A53	5,974,148		Stambler	10/26/1999	
	A54	5,999,624		Hopkins	12/07/1999	
	A55	6,019,282		Thompson et al.	02/01/2000	
	A56	6,029,172		Jorna et al.	02/22/2000	
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	A59	6,038,553		Hyde, Jr.	03/14/2000	
	A60	6,105,011		Morrison, Jr.	08/15/2000	
	A61	6,115,509		Yeskel	09/05/2000	
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	A65	6,202,055	B1	Houvener et al.	03/13/2001	
	A66	2002/0152170	A1	Dutta et al.	10/17/2002	
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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
nm	A71	CA	2,131,667	A1	International Business Machines Corporation U.S.A.	09/08/1994		
nm	A72	EP	0 661 654	A2	International Business Machines Corporation	11/15/1994		
nm	A73	WO	97/22060	A1	Financial Services Technology Consortium	12/12/1996		

NON PATENT LITERATURE DOCUMENTS

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: October 24, 2003 (use as many sheets as necessary)		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	Unassigned 3692
		Examiner Name	Unassigned N. Nguyen
Sheet	3	of	3
		Attorney Docket Number	057898-0107

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
mm	A74	"PRELIMINARY INVALIDITY CONTENTIONS OF DEFENDANTS", UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF TEXAS TEXARKANA DIVISION, CIVIL ACTION NO. 5:02cv124, December 3, 2002, pages 1-20.	
	A75	JEANNE BAHNKE ET AL., "NSSDC'S Mass Storage System Evolves", March 1995, Pages 1 and 2, Vol. 11, No. 1., 12/02/2002, http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_j_bahnke_0395.html .	
	A76	"Program Product", <u>Electronic Payment Systems Support/check Processing Control System: Program Reference and Operational Manual</u> , 8 th ed., June 1986, International Business Machines Corporation.	
	A77	"IBM 3898 Image Processor", <u>US Marketing & Services</u> , March 13, 1990.	
	A78	LUCENT TECHNOLOGIES, "Cisco partners with AT&T CMS on network switch manufacturing", September 26, 1995, December 2, 2002, http://www.lucent.com/ress/0995/950926.mma.html .	
	A79	"At Your Service", <u>A Newsletter from the Federal Reserve Bank of Kansas City, Special Ed.</u> , Summer 1995, Kansas City.	
	A80	American Bankers Association, <u>American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification</u> , 1994, American National Standards Institute, Inc.	
mm	A81	ROBERT J. BROWN, ANSI X9.46 Data Structure Reference; July 31, 1995, pp 4-16	

Examiner Signature	<i>Ngan Nguyen</i>	Date Considered	9/19/07
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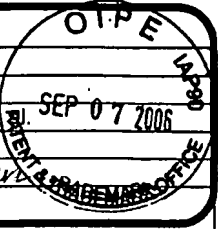
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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: September 7, 2006 (use as many sheets as necessary)		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne BUCHANAN et al.
		Group Art Unit	3624 3692
		Examiner Name	Unassigned Nguyen
Sheet 1 of 1	Attorney Docket Number	057898-0107	



U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
mw	C1	6,289,322		KITCHEN et al.	09-11-2001	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document		Name of Patentee or Applicant of Cited Document	Filing Date of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number	Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

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Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/622,832
Date Submitted: August 24, 2005		Filing Date	07/21/2003
(use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	1 of 40	Attorney Docket Number	057898-0107

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
YVL	A1	2002/0001393	A1	Jones, et al.	01/01/2002	
	A2	Re 31,692		Tybuski et al.	10/02/1984	
	A3	4,126,779		Jowers et al.	11/21/1978	
	A4	4,201,978		NALLY	05-06-1980	
	A5	4,326,258		DE LA GUARDIA	04-20-1982	
	A6	4,417,136		RUSHBY et al.	11-22-1983	
	A7	4,454,575		Bushaw, et al.	06/12/1984	
	A8	4,457,015		NALLY et al.	06-26-1984	
	A9	4,500,750		ELANDER et al.	02-19-1985	
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	A11	4,555,817		BROOKS et al.	11-26-1985	
	A12	4,578,530		Zeidler	03/25/1986	
	A13	4,602,936		TÖPFL et al.	07-29-1986	
	A14	4,680,803		DILELLA	07-14-1987	
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	A19	4,912,762		LEE et al.	03-27-1990	
	A20	4,926,325		BENTON et al.	05-15-1990	
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	A22	5,054,096		Beizer	10/01/1991	
	A23	5,091,968		HIGGINS et al.	02-25-1992	
	A24	5,122,950		BENTON et al.	06-16-1992	
	A25	5,144,115		YOSHIDA	09-01-1992	
	A26	5,159,548		CASLAVKA	10-27-1992	
	A27	5,200,993		Wheeler, et al.	04/06/1993	
	A28	5,229,764		Matchett, et al.	07/20/1993	
	A29	5,237,158		Kern et al.	08/17/1993	
	A30	5,274,567		Kallin et al.	12/28/1993	
	A31	5,324,922		Roberts	06/28/1994	
	A32	5,384,835		Wheeler, et al.	01/24/1995	
	A33	5,425,080		Abbie	06/13/1995	
	A34	5,438,184		Roberts et al.	08/01/1995	
	A35	5,444,779		Daniele	08/22/1995	
	A36	5,453,601		Rosen	09/26/1995	
	A37	5,473,143		Vak, et al.	12/05/1995	
	A38	5,484,988		Hills, et al.	01/16/1996	
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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: August 24, 2005				Filing Date	07/21/2003
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3024 3692
				Examiner Name	Daniel G. FELTEN Nga Nguyen
Sheet	2	of	40	Attorney Docket Number	057898-0107

U.S. PATENT DOCUMENTS						
		U.S. Patent Document				
mm	A40	5,504,822		Holt	04/02/1996	
	A41	5,528,765		Milligan	06/18/1996	
	A42	5,544,255		Smithies et al.	08/06/1996	
	A43	5,546,471		Merjanian	08/13/1996	
	A44	5,613,012		Hoffman, et al.	03/18/1997	
	A45	5,615,277		Hoffman	03/25/1997	
	A46	5,664,111		Nahan et al.	09/02/1997	
	A47	5,668,897		Stolfo	09/16/1997	
	A48	5,673,333		Johnston	09/30/1997	
	A49	5,678,046		Cahill et al.	10/14/1997	
	A50	5,679,938		Templeton et al.	10/21/1997	
	A51	5,684,965		Pickering	11/04/1997	
	A52	5,760,916		Dellert et al.	06/02/1998	
	A53	5,787,405		Gregory	07/28/1998	
	A54	5,889,863		Weber	03/30/1999	
	A55	5,890,141		Carney et al.	03/30/1999	
	A56	5,897,625		Gustin et al.	04/27/1999	
	A57	5,953,702		Ohlemacher et al.	09/14/1999	
	A58	5,963,647		Downing et al.	10/05/1999	
	A59	5,978,840		Nguyen et al.	11/02/1999	
	A60	6,021,202		Anderson et al.	02/01/2000	
	A61	6,045,039		Stinson, et al.	04/04/2000	
	A62	6,108,104		Tesavis	08/22/2000	
	A63	6,112,902		Hayduchok et al.	09/05/2000	
	A64	6,138,107		Elgamal	10/24/2000	
	A65	6,178,409	B1	Weber et al.	01/23/2001	
	A66	6,257,783		Hanaoka et al.	07/10/2001	
	A67	6,301,379	B1	Thompson et al.	10/09/2001	
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mm	A69	EP	0 320 713	B1	International Business Machines Corporation	06/21/1989	
	A70	EP	0 320 756		Dinan, Raymond F., et al.	06-21-1989	
	A71	EP	0 593 209		Campbell, Walter G.	04-20-1994	
	A72	EP	0 661 654	A2	International Business Machines Corporation	07/05/1995	
mm	A73	EP	0 671 696		Yaskel, Filip Jay	09-13-1995	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	3	of	40	Attorney Docket Number	057898-0107

FOREIGN PATENT DOCUMENTS								
Examiner Initials [*]	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
MM	A74	EP	0 678 829		Bednar, Gregory, et al.	10-25-1995		
	A75	FR	2 624 832	A1	Guillot Pierre	06/16/1989		
	A76	GB	2 297 414	A	Ravell Holdings Pte Ltd	07/31/1996		
	A77	WO	91/06052		Benkarski et al.	05-02-1991		
	A78	WO	91/06058		Nigam, Ravi, et al.	05-02-1991		
	A79	WO	97/07488		Quinn, Michael, et al.	02-27-1997		
	A80	WO	97/36254		Funk, Wade L.	10-02-1997		
M	A81	WO	98/47100		Cummins-Allison Corp.	10/22/1998		

NON PATENT LITERATURE DOCUMENTS				
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mm <				

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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m	A87	"Image system communications," IBM Systems Journal, 1990, pp. 370-383.	
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	A90	"Six Hardware Devices In One," <i>Wall Street & Technology</i> , March 1993, "Product Watch"	
	A91	"Unisys check imaging delivers the competitive magic of tomorrow. Today..," 1992, Unisys Corporation.	
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	A94	ABA Banking Journal, vol. LXXXVII, Issue No. 8, August 1995, page 2.	
m	A95	Allfirst Financial To Use VECTOR: Capture for Prime Pass To Enable Image Archive-Sterling Commerce helps Allfirst Financial protect existing hardware investment while implementing image strategy, DialogNews Document [On-line], Dec. 8, 2000, 10:31 EST [Retrieved 2/10/2003], Business Wire. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	

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m	A96	AMATO-MCCOY, DEENA, "State Dept. Credit Union Improves Check Retrieval," <i>Bank Systems Technology</i> , April 1997, p. 28.	
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m	A104	AT&T SIIPS Proof-of-Deposit Operations Guide, AT&T Confidential, D1-4619-A, Issue 1, March 1995.	

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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
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(use as many sheets as necessary)			
Sheet	6	of	40

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m	A105	AT&T SIIPS Proof-of-Deposit Operations Guide, General Information.	
	A106	AT&T SIIPS Proof-of-Deposit System Administration Guide.	
	A107	"At Your Service", A Newsletter from the Federal Reserve Bank of Kansas City, Special Ed., Summer 1995. Kansas City.	
	A108	B. DEPOMPA, IBM adds image-based check processing, DialogNews Document [On-line], Mar. 19, 1990 [Retrieved 11/25/2002], Vol. 11, No. 12, p. 12(1), MIS Week. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A112	BancTec announces new image archiving product and initial sale to major U.S. bank, Business Wire, Nov. 10, 1994, Business Wire, Inc.	
m	A113	BancTec Inc. has received another order for its image statement processing product, DialogNews Document [On-line], Nov. 13, 1991 [Retrieved 11/15/2002], Vol. 8, No. 22, p. 5(2), Financial Services Report. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	

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Sheet	7	of	40
		Attorney Docket Number	057898-0107

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mm	A114	BancTec to Take Over Recognition International, Item Processing Report, May 25, 1995, p. 1-10, Vol. 6, No. 10, Phillips Business Information, Inc., Washington, DC, USA	
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mm	A123	Bantec, Factiva [On-line], Oct. 29, 1992 [Retrieved June 20, 2003], Vol. 3, No. 21, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL:http://global.factiva.com/en/arch/print_results.asp	
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mm	A131	Bill Processing: U S West Re-engineers with \$7.2 Million Unisys Image-based Remittance Processing Solution, DialogNews Document [On-line], Oct. 23, 1995 [Retrieved 11/20/2002], Vol. 10, No. 378, p. N/A, EDGE, on & about AT&T. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	

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mm	A132	Branch data delivered on CD, DialogNews Document [On-line], Dec. 1990 [Retrieved 2/10/2003], Vol. 82, No. 12, p. 60(1), ABA Banking Journal. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A139	Brubaker, et al., Electronic Check Presentment Is Ready For the Challenge of Same-Day Settlement, American Banker, The Daily Financial Services Newspaper, Vol. CLVIII, No. 228, December, 1993.	
mm	A140	Bussert, The Paper Predicament, A Hunter Publication, Vol. 18, No. 7, pp. 72, 74, July 1990.	

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mm	A141	Capture and Processing Overview, 5 pages.	
	A142	Carreker, Strides in Electronic Checking Transforming Payment System (Includes Related Articles) (Cover Story), Bank Administration Institute, Vol. 68, No. 3, pp. 1-14, 1 March 1992.	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3697
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	11	of	40	Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS				
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nm	A150	Chemical Chooses IBM Check Imaging, DialogNews Document [On-line], Sept, 1995 [Retrieved 11/20/2002], Vol. 8, No. 9, p. 11, Bank Technology News. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi		
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 7692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	12	of	40
		Attorney Docket Number	057898-0107

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mm	A159	CPCS Mass Data Set, 1-92 CPCS Programming and Diagnostic Guide.	
	A160	CROCKETT, Imaging System: Fed Seeks Proposals For Check Image System, The American Banker, Apr. 6, 1994, Section: Technology Report, p. 1, American Banker, Inc.	
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	A162	CROWE, MARIANNE, "Imaging: Getting Clear Benefits," Bank Systems - Technology, pp. 42, 43, and 1-3.	
	A163	Current Check Flow (Gcheck(1).ppt), p. 1-4	
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	A165	Desmond, DataTrade lets traders gather data across nets, Network World, Vol. 7, No. 12, March 19, 1990.	
	A166	Development of an Image-Enhanced Truncation Check Processing System -Request for Proposals-, Federal Reserve Bank of Boston, February 7, 1992.	
mm	A167	Development of an Image-Enhanced Truncation Check Processing System -Request for Proposals-, Federal Reserve Bank of Boston, February 1992.	

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				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Date Submitted: August 24, 2005				Attorney Docket Number	057898-0107
(use as many sheets as necessary)					
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mm	A168	DFA compacts big features, DialogNews Document [On-line], Dec. 1991 [Retrieved 2/10/2003], Vol. 39, No. 12, p. 40(1), Appliance Manufacturer. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi		
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Date Submitted: August 24, 2005		Attorney Docket Number	057898-0107
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mm	A177	FERRIS, Fed Backs Off Plan to Increase Clearing Fees for Remote Banks, The American Banker, Apr. 1, 1985, Section: p. 1, American Banker, Inc.	
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mm	A185	Financial Services Technology Consortium, FSTC Presentation to ANSI, Sept. 30-Oct. 1, 1996	

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				Group Art Unit	3624 3692
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m	A186	Financial Services Technology Consortium, Interbank Check Imaging Project (Presentation), May 25, 1994		
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	A192	Forms Processing Takes Imaging Beyond the Image Text Retrieval Important to Insurance, Banking, Factiva [On-line], Dec. 21, 1995 [Retrieved June 25, 2003], Vol. 6, Issue: 25, Phillips Business Information, Inc. Retrieved from the Internet: <URL:http://global.factiva.com/en/arch/print_results.asp		
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mw	A194	FRANCA, V., "A Station for Capture, Processing and Storing of Documents," <i>IEEE, 1991, Proceedings</i> , vol. II, 6 th Mediterranean Electrotechnical Conference, May 22-24, 1991, Ljubljana, Slovenia, Yugoslavia, pp. i-xxviii, and 1264-1267.		

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mm	A195	From Check Research to Fraud Control, Financial Professionals are turning to: Image-Based Cash Management, EC World, Retrieved from the Internet: URL:http://www.ecomworld.com, April 1997.		
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mm	A203	General Information, NCR 7731 Personal Image Processor (D1-2301-D), 1993, NCR Corporation		

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mm	A204	GIBBS, MARK, "Networks up close and in depth," <i>January INFORM</i> , pp. 17-22.		
	A205	GOPISETTY, S., et al., "Automated forms – processing software and services," <i>IBM Journal of Research and Development</i> , vol. 40, no. 2, March 1996, pp. 211-230.		
	A206	GRIGSBY, MASON, "Document Management – Integrated Document Solutions: The Next Generation," <i>Managing Office Technology</i> , December 1996, vol. 41, no. 12, pp. 28-29.		
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 2693
				Examiner Name	Daniel S. FELTEN <i>Nga Nguyen</i>
Sheet	18	of	40	Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ⁶
<i>nm</i>	A213	Helm, Banks Check Into Image Processing, Image will Revolutionize Check Processing Even More Than MICR did some 30 Years Ago. Some Bankers Are Eager To Jump In, Even Though It's an Expensive Technology and It's Expected To Do a Lot of Things That It Can't – Yet, Computers in Banking, Vol. 7, No. 3, March 1990.		
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<i>nm</i>	A221	IBM 3995 Optical Library Dataserver Products, IBM Corp., Customized Summary, pp. 1-5, February 20, 1992.		

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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	A225	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A5.	
	A226	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A6 and X1-X15.	
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	A228	IBM Sees Growth Ahead in Image Delivery, Archive, Item Processing Report, Oct. 26, 1995, p. 1-10, Vol. 6, No. 21, Phillips Business Information, Inc., Washington, DC, USA	
	A229	Iida, Electronic Presentment Due for N.Y. Test, American Banker, Vol. CLVII, No. 142, July 27, 1992.	
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Attorney Docket Number	057898-0107

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ml	A231	Image Archive Forum, Payments System Task Force, 5 pages	
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	21	of	40
		Attorney Docket Number	057898-0107

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ml	A240	ImagePlus High Performance Transaction System (HPTS), IBM Corp., 1990.	
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		Attorney Docket Number	057898-0107

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nm	A249	J&B Introduces Image System; Factiva [On-line], Aug. 3, 1995 [Retrieved June 25, 2003], Vol. 6, Issue: 15. Retrieved from the Internet: <URL:http://global.factiva.com/en/arch/print_results.asp	
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nm	A257	LOMB, REINER, et al., "Storage Management Solutions for Distributed Computing Environments," <i>Hewlett-Packard Journal</i> , October 1996, vol. 47, pp. 81-89.	

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mm	A258	LUNT, PENNY, "Image pioneer takes proofing to a higher level," <i>ABA Banking Journal</i> , March 1995, vol. LXXXVII, no. 3, pp. 2, 60, 62, 64.	
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mm	A266	Major check industry changes no longer a pipe dream; innovations in check processing helps reduce check fraud and cut cost for banking services, <i>Financial Services Report</i> , Dec. 23, 1992, Vol. 9, No. 25, p. 2, ISSN: 0894-7260, Information Access Company	

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	A274	MEDEIROS, Check Fraud Prevention Technologies, TowerGroup, Apr. 30, 1996, 008:004, p. 1-16, TowerGroup, Wellesley, MA, USA	
nm	A275	MEDEIROS, Check Image In Proof-of-Deposit: Update, TowerGroup, Mar. 31, 1996, 007:018, p. 1-11, TowerGroup, Wellesley, MA, USA	

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		Attorney Docket Number	057898-0107

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mm	A276	MEDEIROS, Check Image Technology in Corporate Cash Management Applications, TowerGroup, Feb. 29, 1996, 007:008W, p. 1-8, Exhs. 1-11, TowerGroup, Wellesley, MA, USA	
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	A280	MEDEIROS, Check Processing: Image Technology and the Outsourcing Decision, TowerGroup, June 30, 1995, 004:030, p. 1-7, TowerGroup, Wellesley, MA, USA	
	A281	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing Conference, San Antonio, TX, March 31, 1996, pp. 1-106.	
	A282	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing SuperConference, New Orleans, LA, March 24, 1998.	
	A283	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Orlando, FL, October 27, 1996, pp. 1-100.	
mm	A284	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Nashville, TN, October 18, 1995, pp. 1-93.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Date Submitted: August 24, 2005	Attorney Docket Number		
(use as many sheets as necessary)		057898-0107	
Sheet	26	of	40

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mm	A285	MEDEIROS, DAVID, "Case studies in check imaging technology for corporate cash management applications," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-100, edit history: 09/05/96.	
	A286	MEDEIROS, DAVID, "Check image in proof-of-deposit: update," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-300.	
	A287	MEDEIROS, DAVID, "Check image technology in corporate cash management application," <i>The Tower Group</i> , Category: check imaging, Industry Case Study, image lockbox, D100-200.	
	A288	MEDEIROS, DAVID, "Small-scale check imaging systems," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, image lockbox, D100-000, edit history: 09/05/96.	
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mm	A293	MEDEIROS, New Developments in Large-Scale Check Imaging Technology from IBM and Unisys, TowerGroup, Jan. 1997, 011:07, p. 1-13, TowerGroup, Newton, MA, USA	

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mm	A294	MEDEIROS, Small-Scale Check Imaging Systems, TowerGroup, Feb. 28, 1995, 004:007, p. 1-14, TowerGroup, Wellesley, MA, USA	
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		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Attorney Docket Number	057898-0107

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mm	A303	MORRALL, KATHERINE, "The Democratization of Imaging," <i>Bankers Monthly</i> , Special Insert, May 1991, vol. CVIII, no. 5, 5 pages.	
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		Group Art Unit	3624 2692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Attorney Docket Number	057898-0107

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mm	A312	NCR deposit processing technology speeds banking operations, AT&T News Release [On-line], Dec. 7, 1992 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL:http://www.att.com/news/1292/921207.ncc.html	
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		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3693
		Examiner Name	Daniel S. FELTEN <i>Nga Nguyen</i>
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<i>nm</i>	A321	NCR, CKI to market image-based credit card chargeback system, AT&T News Release [On-line], Jan. 6, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL:http://www.att.com/news/0193/930106.ncb.html	
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<i>ml</i>	A329	New York Clearing House CHECCRS Project, New York Clearing House, February 25, 1994.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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gm	A330	Newman, et al., Cryptography in the Private Sector, IEEE Communications Magazine, Vol. 24, No. 8, pp. 7-10, August 1988.	
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mv	A338	O'SULLIVAN, ORLA, "Data warehousing—without the warehouse," <i>ABA Banking Journal</i> , December 1996, vol. LXXXVIII, no. 12, pp. 3, 42-44.	

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mw	A347	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Date Submitted: August 24, 2005				Attorney Docket Number	057898-0107
(use as many sheets as necessary)					
Sheet	33	of	40		

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nm	A348	Planning and Installation Guide, NCR 7731 Personal Image Processor, (D1-2302-D), 1993, NCR Corporation		
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	A353	Product Overview, 7731 Low-Volume Image Item Processor, NCR - Hardware - 7731 [On-line] [Retrieved 2/10/2003], Retrieved from the Internet: <URL: wysiwyg://25/http://www.ncr.com/products/hardware/hw_7731_product.htm		
	A354	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages		
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nm	A356	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16		

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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3642
		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Attorney Docket Number	057898-0107

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mm	A357	R. BROWN, Preliminary Architecture and Project Plan, FSTC Image Interchange Project, Pilot Phase-1A, IBM Corporation, 6/30/1995, p. 1-34	
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	A362	Request for Proposal for Check Image Processing and Archival and Retrieval Systems for the Federal Reserve, Image Archival System RFP, Version 1.b, Revised May 26, 1994.	
	A363	RFP Amendment, RFP Amendment, Offerors, Federal Reserve Bank of Boston RFP #0729, April 12, 1995.	
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mm	A365	Roush, Crain's Detroit Business, MSW - Draft, pp. 306-308, August 6, 2003.	

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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3612
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	35	of	40
		Attorney Docket Number	057898-0107

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		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
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		Group Art Unit	3624 3692
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<i>gm</i>	A393	Uhrich, The IBM ImagePlus High Performance Transaction System, Today, Vol. 12, No. 7, May-June 1992.	
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<i>mm</i>	A401	Unisys wins contract to supply imaging solution to Chase Manhattan/FISERV check processing alliance, DialogNews Document [On-line], June 12, 1995 [Retrieved on 11/15/2002], p. 6121175, Business Wire. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	

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<i>mm</i>	A402	Unix-based image statement software, DialogNews Document [On-line], Feb. 1993 [Retrieved 11/15/2002], Vol. 85, No. 2, p. 80(1), ABA Banking Journal. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/622,832
		Filing Date	07/21/2003
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3624 3692
		Examiner Name	Daniel S. FELTEN Nga Nguyen
Date Submitted: August 24, 2005		Attorney Docket Number	057898-0107
(use as many sheets as necessary)			
Sheet	40	of	40

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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
mw	A411	WELLS, BEV, "Why digitations means dollars: The corporate stake in bank imaging," <i>Corporate Cashflow</i> , vol. 15, no. 9, August 1994, p. 1 and pp. 30-32.	
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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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